



Better practice in responding to family violence – workshop #1

Tuesday 20 August 2019

Treetops Room, Melbourne Museum

Lucy Weston
Project Manager

Jess Gregory
Policy Adviser

Ella Dobbyn
Policy Adviser

Ann Randles
Policy Adviser

Kat George
Policy Adviser



Who's in the room today?

- ESC Acting Chairperson Kate Symons
- Directors Marcus Crudden and Sarah McDowell
- Energy retailers
- Water businesses
- Community sector representatives
- Other industries
- ESC colleagues – Lucy, Ann, Ella and Kat

Today's agenda

- Acting Chairperson's opening address
- Revisiting 2018 workshop series

Morning tea (10:50am)

- Early insights into family violence reforms in water sector
- Interactive activity – How do I know what family violence assistance is available?
- Introducing the better practice guide
- Interactive activity – How can we ensure account security measures are safe and effective?

Lunch (12:45pm)

- Guest speaker – Victorian Victims of Crime Commissioner
- Wrap up and acknowledgments

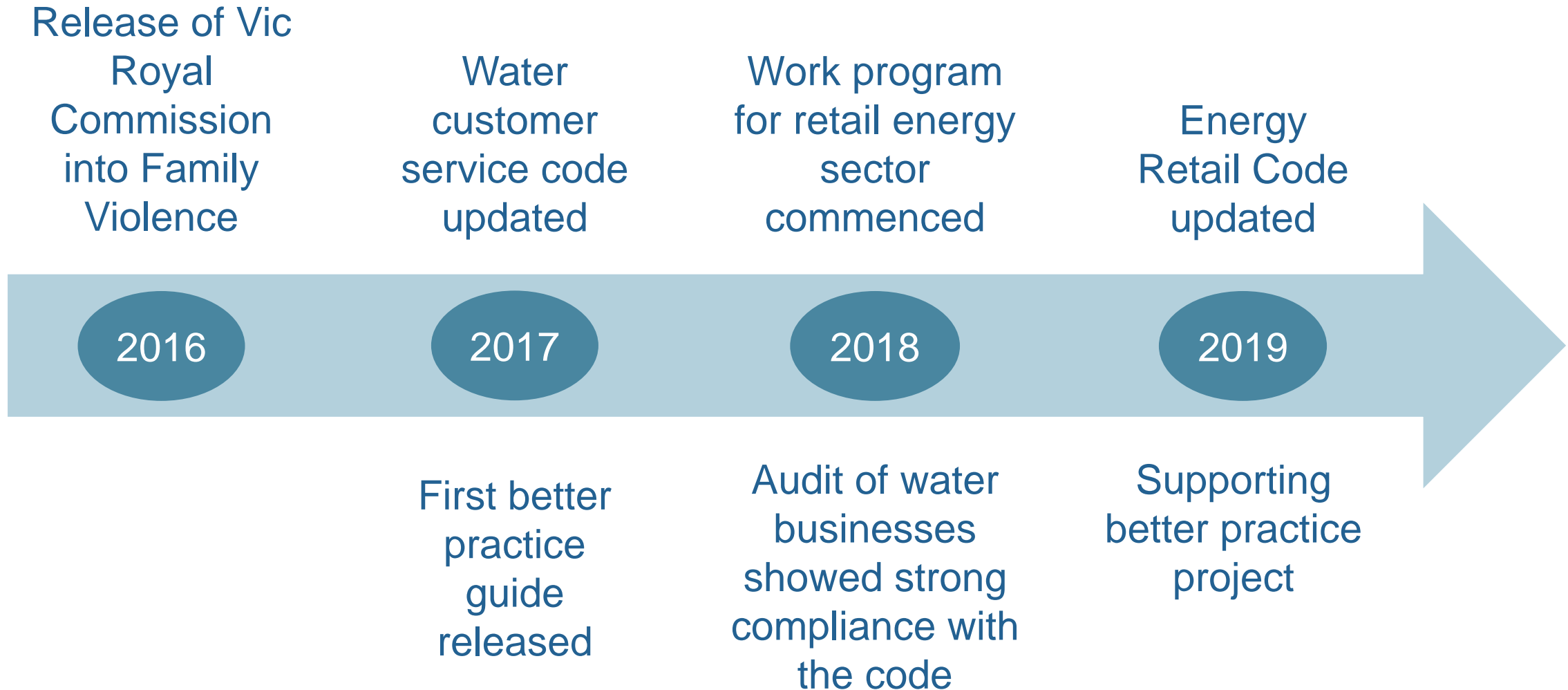
Finish (2:30pm)

Kate Symons

Acting Chairperson

Essential Services Commission

Where we're up to



Our purpose for this workshop...

- Bring together knowledge we've gained so far
- Explore findings and lessons from customer experiences research
- Look at better practice guide and how it can support implementation of family violence responses
- Create an opportunity for future collaboration across sectors

Some considerations for today...



1. Listen with intention
2. Offer solutions to challenges
3. Use your phone responsibly

Introductory activity

- **Now you're comfortable we'd like you to move!**

Introductory activity

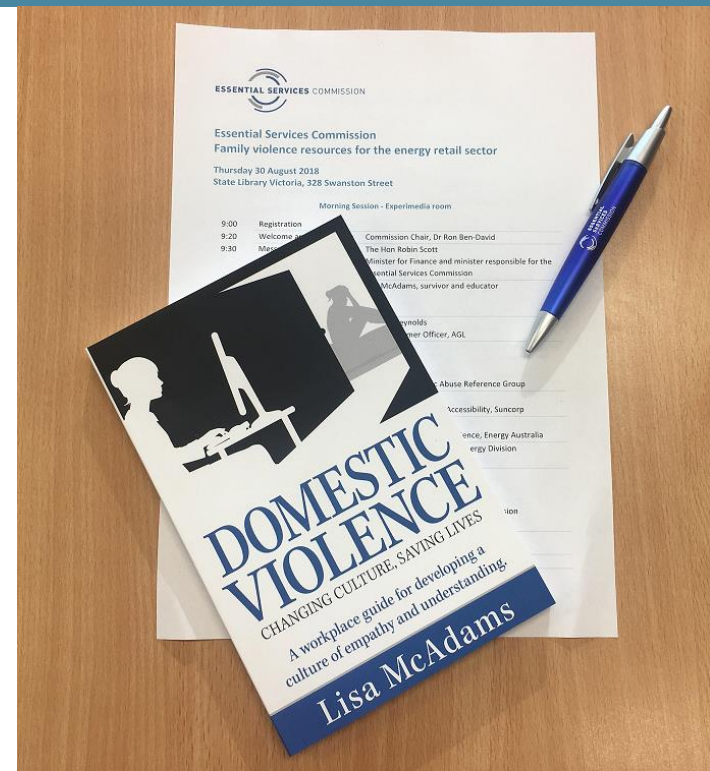
- **Introductions at your new table**
 - Your name
 - Which organisation you work for
 - What you hope to get out of today's workshop
 - How far along is your workplace in implementing family violence policies?

Revisiting 2018 workshops

Lucy Weston & ESC team

30 August 2018

Launch



A chance to meet



18 September 2018

Workshop # 2

Developing policy, practice and training for customers who experience family violence

Essential Services
Commission workshop
September 2018



Six family violence myths for companies

1. Victim/survivors should provide an intervention order as proof of family violence
2. People take advantage of “family violence”
3. Credit reporting ensures a victim/survivor won’t incur more debt
4. Victim/survivors expect waiver of all debt
5. We should only offer hardship assistance where a person can’t pay
6. Joint and several liability means we have to pursue the victim/survivor as well as the perpetrator

WEstjustice



Providing family violence support

Exploring ways energy retailers can provide family violence assistance that is safe and effective

31 October 2018

Sue Fraser

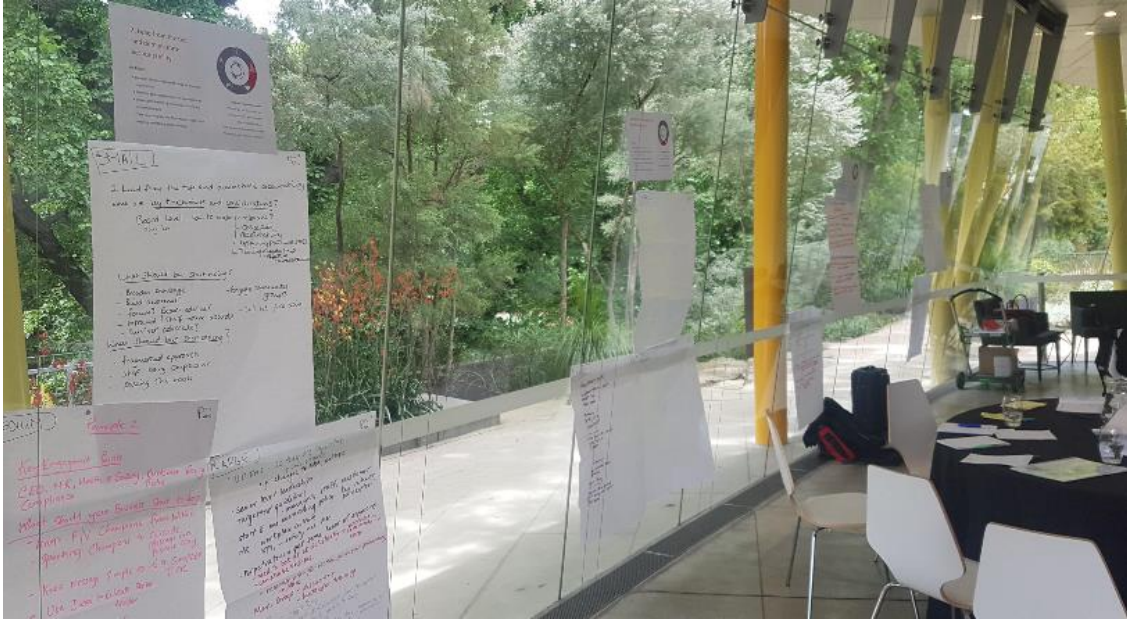
Uniting

15 November 2018
Workshop # 3

Scott Mills

 **ntv**









4 December 2018

Workshop # 4



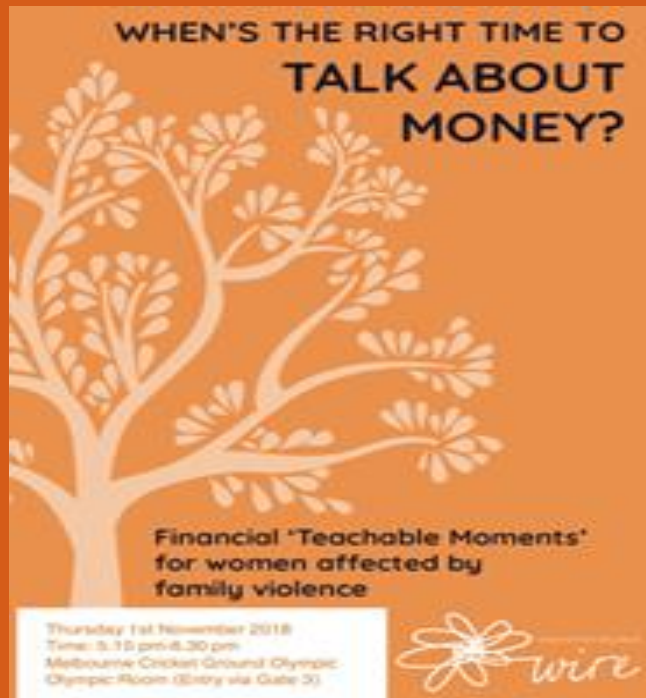
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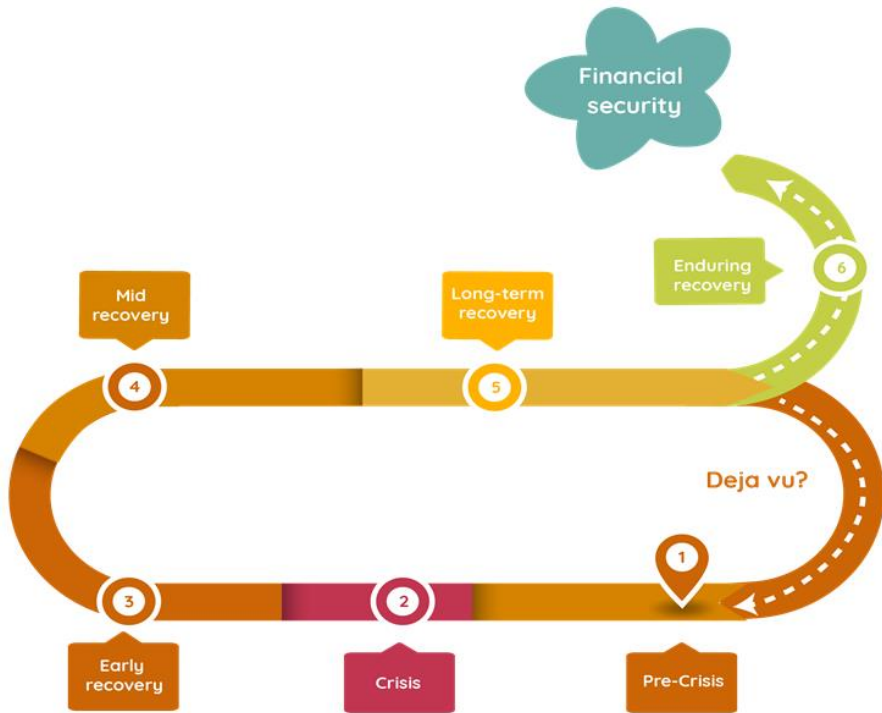
ENERGY AND WATER
OMBUDSMAN
Victoria **Listen Assist Resolve**



When is the right time to talk about money

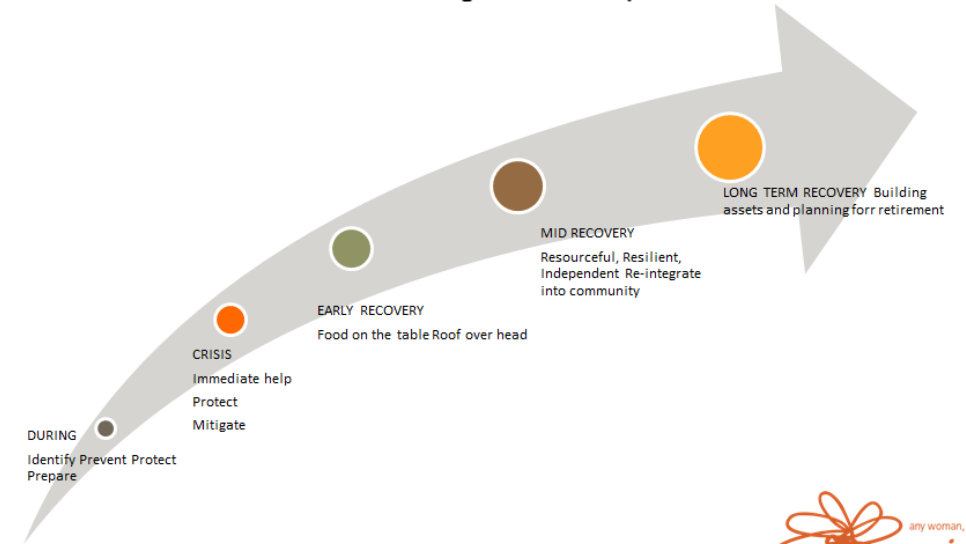


Research Findings



Barriers and needs at each stage

- Service delivery response





Women's Health East

Speaking Out Program

Panel discussion with survivor advocates:
Sapphire and Rebeca

Program Coordinator – Ari Milecki

Morning tea

Session resumes at
11:10am

Early insights into family violence reforms in the water sector

Ella Dobbyn & Ann Randles

Why conduct audits and research?

- Independently verify the impact changes to our water codes have for Victorian consumers
- Provide information for us to report back to parliament about how we met our obligation from the Royal Commission into Family Violence
- Information to feed into the issues paper for the energy sector
- Identify areas of better practice
- Highlight areas requiring more attention

What were some of the highlights from the audit?

Good practice

- Tailored training programs depending on the role in the business
- Single point of entry
- Committed to regular policy review
- Detailed policy available on the website
- Forewarning employee assistance program (EAP) when training is going to occur
- Policies that detail account security measures

Purpose of the research into customer experiences

The research looks at the experiences of water customers affected by family violence following the 2017 water customer service code changes. These changes put a responsibility on water businesses to adopt a robust family violence policy.

We aimed to find out if the water code changes and the resulting family violence policies implemented by water businesses have benefited water customers affected by family violence.

Research method

Face-to-face and telephone interviews were held throughout May with:

- 21 financial counsellors
- 6 customer advocates
- 2 frontline family violence service providers.

Interviews were conducted across Victoria:

- in metropolitan and regional centres
- where there are higher rates of family violence incidents.

Research method: principle discussion topics

We asked interviewees about:

- accessibility of assistance
- awareness of the assistance offered
- water customers' experience accessing assistance
- effectiveness of the assistance
- water customers' confidence in water businesses to secure their information.

Key findings

Overall the report is really positive and since the code changes:

- The majority of financial counsellors note positive change for customers
- Customers feel believed and say water business staff respond more sensitively to their needs
- Accessing assistance is now quicker, easier and less stressful
- Customers' financial hardship is better understood and they are provided with effective solutions to their debt
- Awareness of the code changes is high amongst the interviewees

Quotes

“I think the code has gone the next step, whereas previously their assistance was usually fair and reasonable but after the code was adjusted and further policy implemented, the water companies seemed to – they’re just ahead of the game. They make it so much less stressful.”

“They’re actually looking at the individual and their circumstances and there’s more respect now for clients and a lot of empathy. I think they’ve re-educated their customer support workers and telephone staff.”

“They’ve always been pretty good but I do detect that there is more immediate understanding and maybe a bit more sensitivity if you mention family violence. It’s like they put on a gentleness coat.”

Quotes

“The first question was: is your client safe? And I think that my client just went: what, they want to know if I’m safe!? And you know she was surprised.”

“I think if all utility providers do what [water company] does, it’d make our job easier and clients would probably get the best outcomes... they just seem to have put things in place with their hardship teams that really means that we can negotiate really good outcomes for a client.”

“As soon as I phone them and say this is, calling on behalf of so and so referred from family violence... they seem to produce the options quite freely.”

Key lessons from the research

- Customers are not always aware of the assistance available to them
- Some customers still don't trust water businesses to keep their personal information safe
- A broad range of people experience family violence

How do I know what family violence assistance is available and where to access it?

Ann Randles & ESC team

Better practice in responding to family violence – revised guide

Jess Gregory

Better practice in responding to family violence



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Better practice in responding to family violence

Published 06 August 2019

This better practice guide aims to help water and energy businesses implement safe and effective family violence responses. It was developed with the support of regulated energy and water businesses.

The guide is based on five principles:

- Develop an informed approach that works for the organisation.
- Lead from the top and demonstrate accountability.
- Prioritise safety and choice for victim-survivors.
- Build a culture of awareness, internally and externally.
- Acknowledge and address barriers to access.

It features practical advice and in-depth case studies from major organisations in industries including banking, telecommunications, sport, postal services, energy and water.

Our family violence framework

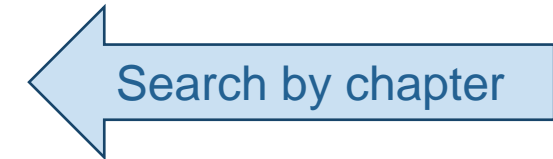
We have developed a family violence framework that incorporates changes to our energy and water codes following recommendations by Victoria's Royal Commission into Family Violence. We updated the [rural and urban water customer service codes](#) and the [Energy Retail Code](#) to include minimum requirements for family violence assistance for customers. The Energy Retail Code also includes a family violence assistance entitlement, developed in consultation with the energy sector.

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- ▾ Better practice in responding to family violence
 - Introduction
 - Principle One: Develop an informed approach that works for the organisation
 - Principle Two: Lead from the top and demonstrate accountability
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 - Principle Four: Build a culture of awareness, internally and externally
 - Principle Five: Acknowledge and address barriers to access
 - Appendices

PDF

[Better Practice in responding to Family Violence \(PDF\)](#)



Available at: <https://www.esc.vic.gov.au/better-practice-responding-family-violence>

Online format

Better practice in responding to family violence

Published 06 August 2019

Seek expert advice to inform the approach

Energy and water retailers are not expected to be experts in providing family violence support and services. Community sector organisations can provide expert advice on how organisations respond to family violence. Using the knowledge and experience of specialist family violence organisations, and the victim-survivors they work with, ensures the strategy and policy will meet the needs of both the organisation and customers who are victim-survivors of family violence.

Trained victim-survivor advocates can also provide input and feedback (as well as speaking opportunities) on policy development. Drawing on their lived experience they are well placed to advise businesses of the impact a particular approach may have for a victim-survivor. Programs like the Speaking Out Program at Women's Health East can work with businesses to arrange appropriate advice and input.

An effective strategy can be developed through collaboration with internal and external partners, bringing together people from multiple disciplines to consider how it should be implemented. For example:

- [Konica Minolta consulted the University of New South Wales and the Women's Legal Service of Queensland \(PDF\)](#) to ensure its policy would address the needs of both victim-survivors and perpetrators appropriately. PwC Australia's family violence policy was informed by consulting external experts, including domestic violence service providers and Kate Jenkins, Australia's Sex Discrimination Commissioner.
- Coliban Water worked to ensure its approach was safe for customers and staff by engaging a local family violence service provider to get advice when developing its family violence policy. Coliban Water's frontline staff commented that they were more confident to respond to victim-survivors and perpetrators of family violence as a result of this work.

Case study - Coliban Water

Coliban Water sought expert advice from the Centre for Non-Violence in Bendigo. The centre provided accredited training to Coliban Water staff to ensure that they could respond respectfully to customers who disclose their experience of family violence. It also had valuable resources for staff at Coliban Water to help them respond to victim-survivors and perpetrators of family violence. Coliban Water worked with the Centre for Non-Violence again to provide feedback on a brochure they had developed on their commitment to customers who are victim-survivors of family violence.

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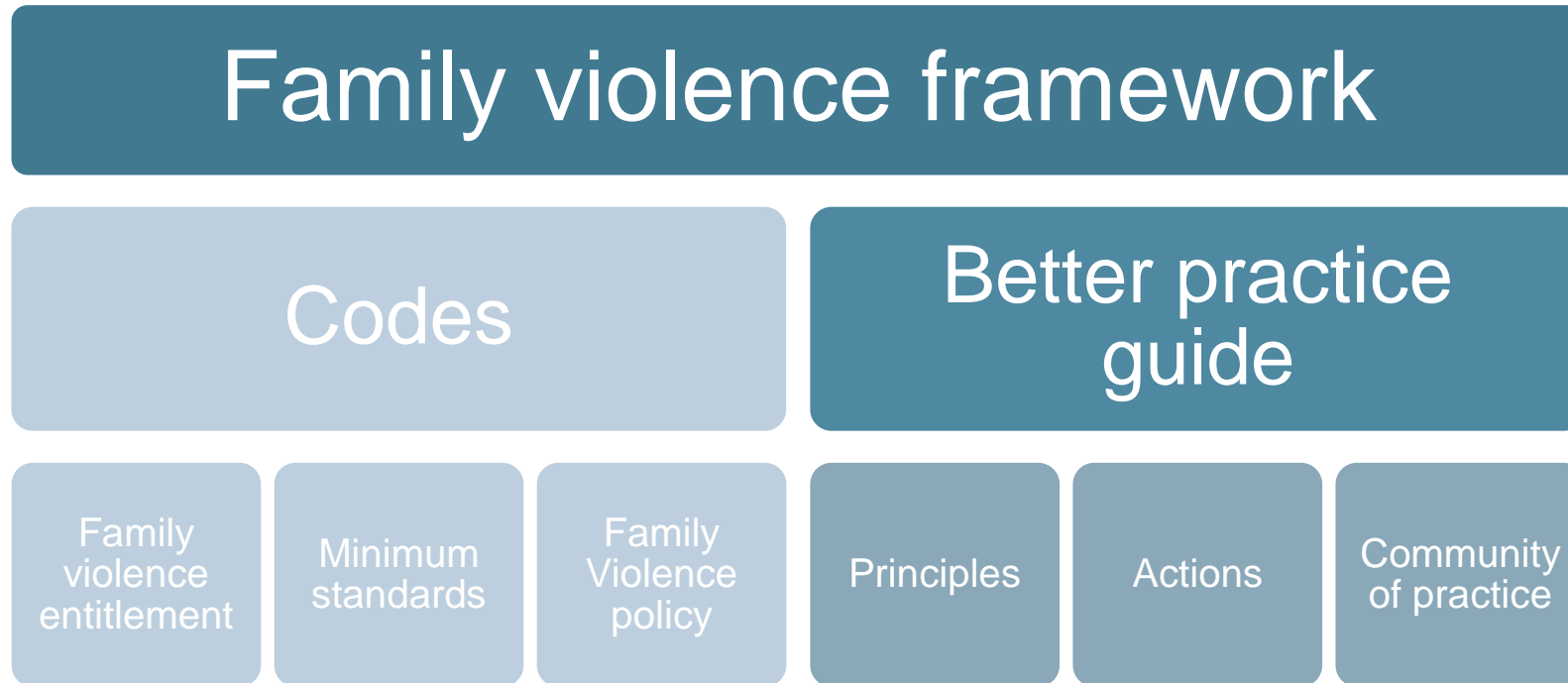
PDF

[Better Practice in responding to Family Violence \(PDF\)](#)

Available at:

<https://www.esc.vic.gov.au/better-practice-responding-family-violence>

Family violence framework



Better practice in other captured in the principles and actions **beyond the minimum standards**



Principles of better practice (October 2018)

Better practice guide structure

Principle	Actions
Develop an informed approach that works for the organisation	Seek expert advice to inform the approach
	Tailor approach to the organisation's needs
	Learn from others and share experiences
Lead from the top and demonstrate accountability	Develop a family violence strategy for the whole organisation
	Consider all relevant functions of the business
	Policies for staff as well as customers
	Consider appropriate responses to perpetrators
	Embed cultural and systems changes
	Develop ongoing monitoring and evaluation

Principle	Action
Prioritise safety and choice for victim-survivors	Show empathy to victims-survivors
	Avoid requiring evidence of family violence
	Support the agency of victim-survivors
	Avoid repeat disclosure
	Protect private and confidential information
	Respond to the financial impacts of family violence <ul style="list-style-type: none"> • Debt management and joint accounts • Payment difficulty assistance
Build a culture of awareness, internally and externally	Educate, train and support employees
	Tailor training for customer-focused and senior roles
	Support staff to understand their role and limitations
Acknowledge and address barriers to access	Understand the gendered nature of family violence
	Provide support that is inclusive for all Victorians
	Provide referrals to expert support services
	Promote the options available to customers



Sectors we've approached for case studies

Water businesses	Southern Rural Water, Barwon Water, Yarra Valley Water, Coliban Water, Lower Murray Water, Melbourne Water, North East Water, Wannon Water, Western Water
Energy retailers	AGL, Energy Australia, Alinta Energy
Banks	Commonwealth Bank, NAB
Councils	Wimmera councils (Horsham Rural City, Yarriambiack Shire, West Wimmera Shire and Hindmarsh Shire)
Government	Office of Water, Queensland Government, Family Safety Victoria, Victorian Public Service (Enterprise Agreement), Fines Victoria
Other	Rio Tinto, Australia Post, Mirvac, Konica Minolta, Telstra
Community sector	Economic Abuse Reference Group, Thriving Communities Partnership, WEstjustice, EWOV, Consumer Policy Research Centre, Our Watch, No To Violence

Sample page – Chapter 5 (Principle Three)

Industry examples

How this action aligns with the code/s

Show empathy to victims-survivors

Family violence experts are unanimous that policies must be designed to reflect the nature and causes of family violence, and the experiences of victims-survivors.³⁸ In our workshops, attendees gained an understanding of the size of the issue of family violence in the community, how it affects different demographics and what the common myths are about what family violence looks like.

In its report, *Voices of Hope*, Family Safety Victoria emphasises the importance of showing empathy to victim-survivors.³⁹ When victim-survivors feel heard without judgment they're more likely to be confident in the support offered by that organisation.

North East Water promotes empathy when working with customers, noting this provides for a safer and more flexible response at the time of the call. **Yarra Valley Water** encourages empathy when working with customers so they feel understood and their position validated.

"Empathy contributes to our customers regaining some power and control over their circumstances and their finances in the form of payment plans that are manageable within their specific circumstances." – Yarra Valley Water

Case study – North East Water

North East Water was contacted by a customer who had left the family home as a result of family violence. His partner had traced his new address and accessed some of his online government services. The customer rang North East Water and discussed options to ensure his partner was not able to access his water account.

North East Water advised him that they could help him to manage his account by flagging for his calls to be transferred to the Customer Support Team. They also offered a password and secret question for accessing his account, which he accepted. The customer was amazed at how simple and easy the process was to set up this kind of account security.



At a minimum gas and electricity retailers must ensure its representatives are trained in how to engage appropriately and effectively with affected customers. See 106F of the Energy Retail Code.



At a minimum water businesses must train staff to deal appropriately with affected customers. See clause 14(a) of the Urban Water Business Customer Service Code and clause 11(a) of the Rural Water Business Customer Service code.

Why this action is important

Case study with more detail

³⁸ Economic Abuse Reference Group, 2018, *Addressing the Financial Impacts of Family Violence – Good Practice, Industry Guideline, April 2018, p.2.*

³⁹ Family Safety Victoria, 2017, *Voices of Hope*, March 2017, p.41.

This is a living document

- Updates to include new case studies of better practice



Supporting implementation

- **August workshop**
 - Focus on consolidation of knowledge
- **October/November workshop**
 - Focus on extending knowledge – emerging practices
- **Online resource hub (web page)**
 - Presentations from family violence experts and industry
 - Articles by the commission
 - Interviews on approaching emerging practice areas
 - Links to resources and expert advice

Better practice in responding to family violence – revised guide

Jess Gregory

How do we ensure account security is safe and effective?

Jess Gregory & ESC team

Account security measures

- Protecting customer safety considered a key part of a business's family violence response
- Examples in the better practice guide – working with relevant teams across the business

Where are we up to now?

In your tables discuss:

- What has your business developed or is developing to protect the account information of customers affected by family violence?
- What parts of the business have been involved?



Where are we up to now?

- What issues have you come across in developing these measures? How have you overcome them?



Lunch

Session resumes at
1:15pm

How do we ensure account security is safe and effective?

Jess Gregory & ESC team

Customer trust

- Customer trust is a critical part of an effective response
- Customers may be worried their information will be shared inadvertently



Case study one

Questions:

- How could the response to Julie have been improved in this instance?
- Are there other options that would help Julie to keep her information protected?

Case study two

Questions:

- How would you respond to Jen's concerns?
- What other options could you offer to keep her account information secure?

Given these case studies...

- How can businesses help establish trust with customers that their information will be protected?
- How can businesses continue to ensure their account security measures are as effective as possible?

Thinking outside the square

Something to think about...

- How can you promote a culture in your business that encourages identifying and finding ways to address family violence risks?

Reflections

Jess Gregory & ESC team




Fiona McCormack

Victims of Crime
Commissioner

Wrap up and acknowledgments

Jess Gregory & ESC team

Contact us

	www.esc.vic.gov.au
	/company/essential-services-commission
	@EssentialVic